

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DARNELL M HOWELL
MELISSA HOWELL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-22761 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/31/2015 and confirmed on 11/19/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		52,350.00
Less Refunds to Debtor	774.41	
TOTAL AMOUNT OF PLAN FUND		51,575.59

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,000.00	
Trustee Fee	2,355.08	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,355.08

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA TRUSTEE FOR PHFA** Acct: 0562	0.00	34,861.00	0.00	34,861.00
	US BANK NA TRUSTEE FOR PHFA** Acct: 0562	5,352.05	5,352.05	0.00	5,352.05
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: D289	634.64	634.64	425.26	1,059.90
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: D289	291.24	291.24	0.00	291.24
					41,564.19

Priority					
	LAWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00	0.00
	DARNELL M HOWELL Acct:	0.00	0.00	0.00	0.00
	DARNELL M HOWELL Acct:	774.41	774.41	0.00	0.00
	WILLIS & ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXX4-19	1,500.00	1,500.00	0.00	0.00
	WILLIS & ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-JAD	310.00	310.00	0.00	310.00
					310.00

Unsecured					
	AAS DEBT RECOVERY INC/AMERICAN AC Acct: ?	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** (LMP) Acct: ?	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,014.93	28.37	0.00	28.37

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8235				
	CAVALRY SPV I LLC - ASSIGNEE(*)	10,556.00	0.00	0.00	0.00
	Acct: 5879				
	TEXAS GUARANTEED STUDENT LOAN C	12,304.18	343.90	0.00	343.90
	Acct: 4762				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: ?				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct: ?				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: ?				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: ?				
	CAPITAL ONE BANK (USA) NA BY AMERIC	812.35	22.71	0.00	22.71
	Acct: 3876				
	ECMC(*)	4,592.33	128.36	0.00	128.36
	Acct: 4762				
	PRA RECEIVABLES MANAGEMENT LLC - ,	208.21	5.82	0.00	5.82
	Acct: 4110				
	PEOPLES NATURAL GAS CO LLC - EQUIT	1,160.45	32.43	0.00	32.43
	Acct: 3453				
	US DEPARTMENT OF EDUCATION	62,166.52	1,737.55	0.00	1,737.55
	Acct: 4762				
	DUQUESNE LIGHT COMPANY*	1,688.08	47.18	0.00	47.18
	Acct: 4654				
	BERNSTEIN-BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	EQUITABLE GAS - NOW PEOPLES NATUF	0.00	0.00	0.00	0.00
	Acct:				
	CITIZENS BANK(*)	0.00	0.00	0.00	0.00
	Acct: ?				
					2,346.32
TOTAL PAID TO CREDITORS					44,220.51
TOTAL CLAIMED					
PRIORITY	310.00				
SECURED	6,277.93				
UNSECURED	94,503.05				

Date: 10/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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Debtor(s)

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Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Darnell M Howell
Melissa Howell
Debtor(s)

Case No. 15-22761-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 28, 2020

User: jfur
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Darnell M Howell, Melissa Howell, 2503 Grandview Ave, McKeesport, PA 15132-7829
cr	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
14085613	+ AAS Debt Recovery, Po Box 129, Monroeville, PA 15146-0129
14085614	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
14122173	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14341645	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14085618	+ Federal Loan Servicing/PHEAA, PO BOX 69184, Harrisburg, PA 17106-9184
14085619	+ HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
14085621	+ PENNSYLVANIA HOUSING FINAN, 2101 N Front St, Harrisburg, PA 17110-1086
14110762	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14085622	+ PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
14136864	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14146040	+ U.S BANK NATIONAL ASSOCIATION, Pennsylvania Housing Finance Agency, Loan Servicing Division, 211 North Front Street, Harrisburg, Pennsylvania 17101-1406
14141273	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14085617	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 29 2020 02:37:00	CITIZENS BANK, 1 Citizens Dr, Riverside, RI 02915
14085615	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:06:54	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14106110	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:08:32	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14085616	+ Email/Text: bankruptcy@cavps.com	Oct 29 2020 02:38:00	Cavalry Portfolio Svcs, 500 Summit Lake Dr, Valhalla, NY 10595-2322
14110982	+ Email/Text: bankruptcy@cavps.com	Oct 29 2020 02:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14149300	+ Email/Text: kburkley@bernsteinlaw.com	Oct 29 2020 02:39:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14085620	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 29 2020 02:38:00	Midland Credit MGMT, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14121472	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2020 02:06:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14085623	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2020 02:07:46	Portfolio Recovery Assocaites, 120 Corporate

District/off: 0315-2

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Date Rcvd: Oct 28, 2020

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14091764

+ Email/Text: bkyelectnotices@tgslc.org

Oct 29 2020 02:39:00

Boulevard Suite 100, Norfolk, VA 23502-4952

Texas Guaranteed Student Loan Corp, Attn:
Bankruptcy, PO BOX 83100, Round Rock TX
78683-3100

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		U.S BANK NATIONAL ASSOCIATION, Et Al...
jdb	*+	Melissa Howell, 2503 Grandview Ave, McKeesport, PA 15132-7829

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... bnicholas@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com cnoroski@grblaw.com
Lawrence W. Willis	on behalf of Debtor Darnell M Howell ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Melissa Howell ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Leon P. Haller	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... lhaller@pkh.com, dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Ronda J. Winnenour	

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cmecl@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10